

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

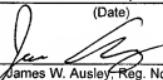
Applicant : Daniel Ahles
Appl. No. : 10/041,765
Filed : January 7, 2002
For : SYSTEMS AND METHODS
FOR SELECTIVE USE OF RISK
MODELS TO PREDICT
FINANCIAL RISK
Examiner : Kelly Scaggs Campen
Group Art Unit : 3691

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November 7, 2007

(Date)


James W. Ausley, Reg. No. 49,076

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Notice of Non-Compliant Amendment mailed on October 22, 2007, Applicants are re-submitting a corrected version of the Response to Restriction Requirement, which was electronically filed on August 9, 2007. The revised response includes proper status identifiers in accordance with the requirements of 37 C.F.R. § 1.121.

Restriction Requirement mailed July 9, 2007, the Applicant hereby elects Group I, i.e. Claims 1-39. The Applicant makes this election without traverse and respectfully requests prompt examination on the merits of the elected claims.

By this paper, the Applicant hereby withdraws Groups II and III, i.e. Claims 40-69, and 70-82 respectively. The Applicant reserves the right to pursue the restricted subject matter in subsequent divisional application(s) and respectfully requests that, should generic claims be found allowable, the withdrawn subject matter be rejoined to the application.

A complete listing of claims and their status begins on page 2 of this paper.